How to Survive Hospital Costs Without Insurance

by Gregory Allan

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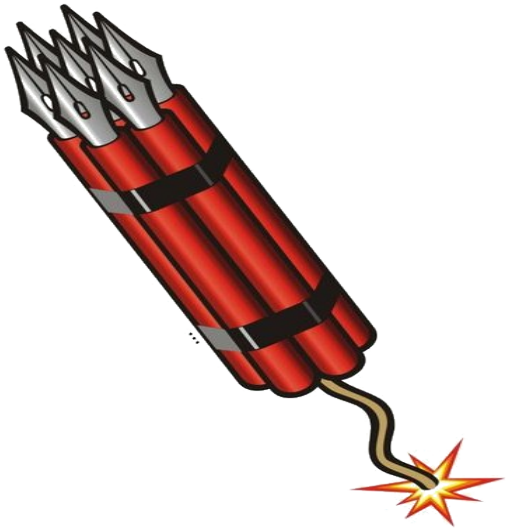

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Notice:

This is an evaluation copy of How to Survive Hospital Costs Without Insurance, by Gregory Allan. As such, it contains only the Introduction, and the thirteen chapters, but neither of the two Appendices. The complete version contains the Appendices. The Table of Contents lists everything included in the complete version. This is so you will know what you're missing.

Obviously, this is a ploy designed to help the author sell more books. The idea is to give you a lot of valuable knowledge for free. You will have an opportunity to see for yourself that my methods are built on sound legal strategy. Then, once you've read the book, you'll realize why you ***need*** the material in the Appendices, and you'll be happy to buy the complete book.

As I write this, the cost for the complete version in PDF format, delivered via Internet, is $49.95 (prices may change without notice). Most people are already facing a big hospital bill when they learn of my book and buy it. Using my procedure they save hundreds, or even thousands of dollars that very first time, and then continue to save for the rest of their lives.

Please feel free to redistribute this EVALUATION COPY, provided you do so without modification. If you are ready to buy the full version and start saving money, you'll find it at http://www.lawfulpath.com

Thanks for reading.

– Gregory Allan

How to Survive Hospital Costs Without Insurance, by Gregory Allan

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For the labourer is worthy of his hire. (Luke 10:7)

Behold, the hire of the labourers who have reaped down your fields, which is of you kept back by fraud, crieth: and the cries of them which have reaped are entered into the ears of the Lord. (James 5:4)

Blessed are they which do hunger and thirst after righteousness: for they shall be filled. (Matthew 5:6)

Thou shalt not steal. (Exodus 20:15)

This book is dedicated
to my wife and children,
for whom it was written,
Without their love and patience,
I never could have finished it.

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Introduction

The work you are about to read is the result of the Author's work and experience over the past eighteen years.

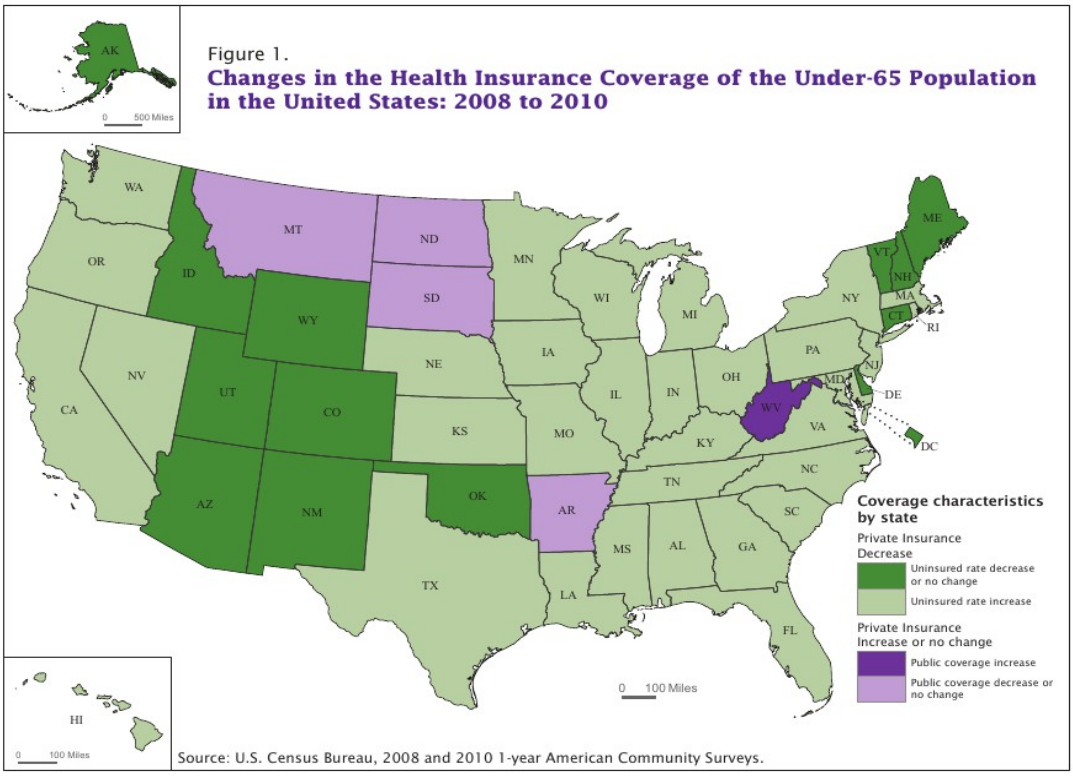
This report is divided into thirteen chapters, and two Appendices. The first part is offered free through the website: http://www.lawfulpath.com. The file you are viewing is the evaluation copy. **The complete report is not free.** It is available directly from the Author, in fair exchange of a small fee.

Further information can be obtained from the Author, by contacting him at: gregory@lawfulpath.com. Thank you for respecting the Author's copyright.

What is this Report All About?

This report is written to provide desperately needed relief for people without health insurance.

If you have no health insurance, you are not alone. In September, 2003 the U. S. Census Bureau estimated that 43.6 million Americans were uninsured, and it continues to get worse. (source: http://www.census.gov/Press-Release/www/2003/cb03-154.html). The following chart shows the States which experienced increases in uninsured between the years 2008 and 2010:



According to their statistics, the estimated population in the United States for the year 2010 was just over 313 million. Of those, the Census Bureau estimates at least 17.7% were uninsured; leaving approximately **55 million Americans without any health insurance**.

Insurance companies are really just gamblers, after all, and they tell us that some people are uninsurable, due to prior existing health problems. If you're not a good risk, you can forget it.

Many can't afford the high rates, and I know from my own experience. I waited until I was thirty to start a family, and I was making above-average money. I bought top-notch health insurance from Blue Cross Blue Shield. All at once the bottom dropped out of my business. Along with losing a lot of other things, I suddenly had no health insurance. That's what prompted me to learn for myself the knowledge I'm about to pass on to you.

Now my business is back on track. I could afford insurance again, if I wanted it. But with the secrets I've learned and perfected, I'm money ahead to pay for my medical care as and when I need it.

This report teaches step-by-step instructions on how to do all of the following:

- Get medical care, even without insurance.
- Negotiate discounts on existing medical bills, without ever speaking to a single person.
- Pay half-price or **less** for future medical expenses.
- Stop collection agents dead in their tracks.
- Do all of the above without ruining your credit rating.

You will learn how, on the average, I have cut my family's medical expenses by more than half. When you apply my methods, you can expect to start putting at least two out of every three dollars you are billed by hospitals back into your own pocket, for the rest of your life. The same is true for doctor charges. Often you may save as much as eighty-five percent.

You say you have health insurance? Have you ever had a medical procedure done which you thought would be covered by insurance, only to find that your insurance company disallowed all or part of the final bill? At today's prices, even a single such procedure can drive you straight into bankruptcy. I'm about to teach you how to save big money on any disallowed charges. When you see how easy this is to do, you might cancel your health insurance altogether.

My methods are perfectly legal. In most cases you will remain on good terms with the hospitals and doctors. You will only be asking them to do the same thing they already do for insurance companies, every day. I'll show you why it's an offer they can't refuse.

Is this For Real?

Yes. Absolutely. Everything you will read about in this report has been successfully done in the real world, not just once or twice, but thousands of times. My methods are a result of more than

eighteen years of my own trial and error dealing with hospitals and doctors in private practice. In the beginning, I was doing this for myself and my family. As I became successful, I started helping extended family, and friends.

Here are some of my early success stories:

When my wife gave birth to our son, the combined bill for the hospital and doctor came to just over $5,400. This happened when I was just discovering the principles taught here.

I spent almost nine months corresponding by mail with the hospital and doctor's office (my wife compared it to having another baby). At one point the bill was turned over to a collection agency. In the end, the collection agency handed it back to the hospital, which settled the whole matter for $1,700.00. No black marks appeared on my credit record. Since then, I've learned through experience how to settle most matters much more quickly.

For example, a few years ago my wife was suffering severe stomach cramps. We had recently moved 700 miles from home, and hadn't found a family doctor yet, so we went to the local hospital's emergency room. After waiting for over an hour, a doctor breezed in for less than three minutes, wrote a prescription, and left. We received a bill the following week, for $508.34. After receiving three letters from me over the next eight weeks, the hospital settled for exactly fifty bucks.

Around the same time some friends of ours were about to have their first baby. They had no insurance, and didn't have much money, and so planned a home birth. But when the time came there were complications. They went to the hospital, but the wife suffered a miscarriage. It was a very sad and stressful time for them. Not only had they lost a child, but the hospital billed them nearly $8,000 which they could not have paid. Nothing could bring back their lost child, but I helped them get the bill knocked down to $1,800. They now have three healthy children. They're no longer afraid to go to the hospital, since they know the prices will be within their reach.

The first version of this book was published in the year 2000. Since then I've fielded feedback from thousands of readers, honed my methods down to a sharp edge, and produced what you are reading now.

When my wife and I were going to have another baby, I looked on this as an opportunity for research and testing. So I did the opposite of what most people would do, I went to the courthouse and searched the public records for liens filed by hospitals. I wanted to find a hospital with the most aggressive collection policy possible.

We chose one which obviously had their collection procedures down-pat; literally hundreds of people in this small county and four surrounding counties have liens filed against their property as a result of judgments the hospital has gotten against them. I figured if anything would be a rock-solid test, this would be it.

I applied my methods with them, and sure enough, they were tough. They ignored all my letters, and refused to negotiate at all! But in the end, I prevailed. This hospital, which normally handles all their own collections, turned my account over to a collection agency. The collection agency sent a few letters, to which I responded using the same methods you will find here. The agency had to give up in defeat. They couldn't even blacken my credit. No one ever tried to sue me. They didn't dare, because they knew they'd lose.

The hospital's hard-headed refusal to settle the bill when they had the chance, resulted in them finally having to forfeit the entire amount. We call her our “hundred dollar baby,” because that's exactly how much we paid the hospital.

These experiences, along with the feedback I've had from many of my readers, has helped me to greatly improve my procedures. Here's what a few of them have to say:

"I just finished reading your book. I wish I would have had this info 20 years ago."

--Larry; Utica, Nebraska

"I have just completed my study of your Survive! material that I purchased about a month ago... I am self-employed and have no medical insurance. I have tried to negotiate with the hospital to no avail. Wishing that I had your material before this happened, I have been sharing my story, and your website, with others so they won't have to be uninformed like I was."

--Gary; Miami Beach, Florida

"The hospital bill for my wife's surgery came to $22,563.78, and the doctor's bill was $1,545.00 on top of that. We didn't have insurance. Our credit was stretched to the limit. Bill collectors were calling every day. I thought we were going to lose our home. After reading your book, I settled the bill for only $6,500 total. And I was able to pay that in installments! Thanks, Gregory."

--David; Baltimore, Maryland

“I have successfully forced two hospitals to accept 30% to 50% of their original bills to me by using the commercial code against them; a series of letters progressively herds them into a position where they are forced to settle on my terms. I learned this and much more by paying $50 for a brilliant report. I earn nothing by recommending this, but it's the best $50 I've ever spent. Even the FREE portion of the report is priceless.”

--John; Ferndale, Michigan

”A great resource. Also home to the absolute best writeup I have ever seen on how to deal with hospitals when you have no insurance... and how to save money even if you do. Highly recommended.

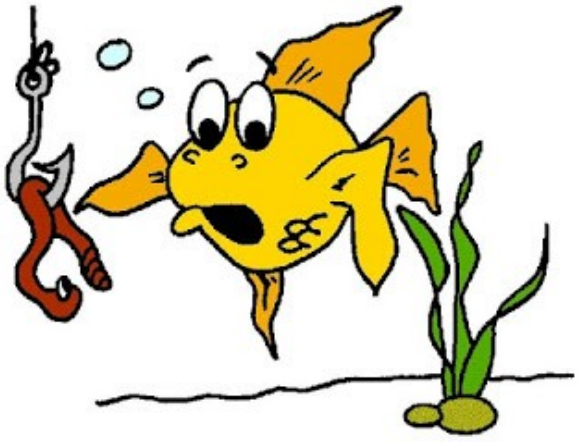
--http://libertyunchained.hubpages.com

You can do the same thing, easily, by following my step-by-step instructions. My methods do not require any special skills in negotiating, and cost almost nothing to use. Your only costs will be a small amount of paper, ink, postage, and a bit of your time.

When you're finished reading, you may see my methods as a way to "screw" doctors and hospitals, or "get away" with something. A few chapters, such as the one on how to stop collection agencies might be especially easy to abuse. It's true-- my methods will even work for some people who just want to skip out on some of their bills.

Collection agents will hang up on you, and never call back. But that's not my purpose. I believe most people will behave honestly. This report is written for all those strange but honorable people who, like me, want to carry their own weight in life.

What's the Catch?



This sounds too good to be true. So what's the catch?

Once you've read the last of these free reports, you will know how to save yourself and your family many thousands of dollars over your lifetime. This is valuable information. Why am I giving it away free?

When I wrote the first version of this book, everyone who read it agreed it was worth easily ten times the price. I thought all the millions of people who have no health insurance would beat a path to my door. What I discovered was that it didn't matter how I advertised-- most people who saw the ad figured my claims were too good to be true. Very few were willing to risk good money without first knowing more.

Obviously, I'd like to sell a lot of books, so this first plan wasn't working out. I had to find a way to prove to potential customers that my information was worth the money. So I re-wrote the book, and split it into two distinct parts. One of these parts I am giving away absolutely free. The other is packaged together into the complete report, which is the paid version.

The free version contains a lot of valuable information. It explains in detail how and why my methods work. You will learn how to check into any hospital in such a way that they will be legally obligated to give you deep discounts on all your future medical expenses. You'll even learn how to protect yourself against charges disallowed by your insurance company, if you're one of the lucky ones who has health insurance.

The problem is that even though they are legally obligated, every hospital will resist honoring the discount prices.

After they receive two or three letters written according to my methods, most hospitals will come around. Some will turn the account over to collection. After two or three of my letters to a

collection agency, most will stop all attempts at collection. Some will turn the account back over to the hospital. In the end, the hospital will either settle for the discount, or they will get nothing. When done correctly, the patient's credit is not damaged.

What the free version does NOT contain, is any of my actual letters to hospitals or collection agencies, or any of my tips on how to avoid collection and make a hospital honor its legal obligations. You won't get my Phone Script that tells you exactly what to say, and not say, to a collection agent who calls you on the phone. And you won't get the chapters that show you how to get discounts on already existing medical bills. All that comes with the paid version.

You will learn all the theory behind my methods, absolutely free. You might learn enough to figure out how to do all those other things yourself, without any further help. But getting it right will require trial and error, the same as I've done over the years. I'm betting you'll decide it's cheaper in the long run, and a lot less trouble, to buy my complete book and use the tried and true materials it provides.

I've written this information in plain language that anyone can understand. In contrast, my letters are written in precise legal language that collection attorneys will understand. My methods don't require any negotiation. You don't have to talk to anyone. All you'll have to do is send a few letters. I've already written every letter you'll probably ever need, and then some. Even more important is that I've tested them. I know exactly what works, and what doesn't.

The good news is, you don't have to decide now. You can learn all about my methods, without paying a cent. You will find out in advance whether my strategy makes sense for you. Please accept the free material, with my compliments.

In the next chapter, I jump right into the basis behind my whole process. Chapter One, "The Basics," exposes the major flaw in every hospital contract in America. This is a secret you won't want to miss.

The Lawful Path

www.lawfulpath.com